

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

MIGUEL ANGEL RAY CHACON  
ANA LILLIAN ACEVEDO LAZZARINI  
DEBTORS

CASE NO. 19-01425 -ESL

CHAPTER 13

**MOTION TO AMEND SCHEDULE J**

**TO THE HONORABLE COURT:**

COMES NOW debtors through the undersigned attorney and very respectfully states and prays as follows:

1. Debtors are hereby amending Schedule J to adjust expenses.
2. Also, debtors include an *Amended Declaration About an Individual Debtor's Schedules*.

WHEREFORE, debtors' requests from this Honorable Court to take notice of the preceding facts and amendments.

**RESPECTFULLY SUBMITTED**

In Aguadilla, Puerto Rico, this 26 day of September, 2019.

**CERTIFICATE OF SERVICE:** I CERTIFY that on this same date the foregoing document has been electronically filed WITH THE Clerk of the Court using the CM/ECF system which sends notification of such filing to all system's participants, including the U.S. Trustee's Office and the Chapter 13 Trustee, and via regular mail to non CM/ECF participants.

/s/ CESAR A. HERNANDEZ GONZALEZ  
ATTORNEY FOR DEBTOR  
PO BOX 250-493  
AGUADILLA, PR 00604  
TEL./FAX. (787) 890-3153  
[lcdo cesarhernandez@yahoo.com](mailto:lcdo cesarhernandez@yahoo.com)  
USDC PR: 228610

Fill in this information to identify your case:

Debtor 1	<u>MIGUEL ANGEL RAY, CHACO</u>
Debtor 2 (Spouse, if filing)	<u>ANA LILLIAN ACEVEDO LAZZARINI</u>
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION
Case number (If known)	<u>3:19-bk-1425</u>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1. Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2. Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)



4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,811.32

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 10.00  
4d. \$ 65.00  
5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **RAY, MIGUEL ANGEL CHACON & ACEVEDO LAZZARINI,**  
 Debtor 2 **ANA LILLIAN**

Case number (if known)

**3:19-bk-1425**

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>250.54</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>85.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>156.24</b>
	6d. Other. Specify: <b>PROPANE GAS</b>	6d. \$ <b>30.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>400.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>40.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>40.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>25.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>80.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>20.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <b>500.00</b>	
15b. Health insurance	15b. \$ <b>705.00</b>	
15c. Vehicle insurance	15c. \$ <b>364.00</b>	
15d. Other insurance. Specify:	15d. \$ <b>0.00</b>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>PROVISION FOR TAXES</b>	16. \$ <b>68.00</b>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>	
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>	
17c. Other. Specify: <b>t</b>	17c. \$ <b>0.00</b>	
17d. Other. Specify:	17d. \$ <b>0.00</b>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify:	\$ <b>0.00</b>	
19.		
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <b>0.00</b>	
20b. Real estate taxes	20b. \$ <b>0.00</b>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>	
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>	
21. <b>Other:</b> Specify: <b>BARBER &amp; BEAUTY</b>	21. +\$ <b>10.00</b>	
<b>PET FOOD AND VET</b>	+\$ <b>40.00</b>	
<b>Housekeeping supplies</b>	+\$ <b>10.00</b>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <b>4,710.10</b>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>4,710.10</b>	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. <b>Calculate your monthly net income:</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <b>6,160.10</b>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>4,710.10</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <b>1,450.00</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:		
Debtor 1	<b>MIGUEL ANGEL RAY, CHACO</b>	
	First Name	Middle Name
Debtor 2	<b>ANA LILLIAN ACEVEDO LAZZARINI</b>	
(Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the:	<b>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</b>	
Case number (if known)	<b>3:19-bk-1425</b>	

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ MIGUEL ANGEL RAY, CHACON  
**MIGUEL ANGEL RAY, CHACO**  
Signature of Debtor 1

X /s/ ANA LILLIAN ACEVEDO LAZZARINI  
**ANA LILLIAN ACEVEDO LAZZARINI**  
Signature of Debtor 2

Date September 26, 2019

Date September 26, 2019

Label Matrix for local noticing

0104-3

Case 19-01425-ESL13

District of Puerto Rico

Old San Juan

Fri May 31 13:36:40 AST 2019

FIRSTBANK PUERTO RICO

Godreau &amp; Gonzalez Law, LLC

PO Box 9024176

San Juan, PR 00902-4176

BOSCO IX OVERSEAS LLC BY FRANKLIN CREDIT MAN

PO BOX 2301

JERSEY CITY, NJ 07303-2301

DEPARTAMENTO DE HACIENDA

PO BOX 9024140

OFICINA 424-B

SAN JUAN, PR 00902-4140

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346PR DEPARTMENT OF LABOR  
PO BOX 195540  
HATO REY, PR 00919-5540

RELIABLE AUTO A DIVISION OF POPULAR AUTO LLC

PO BOX 21382

SAN JUAN, PR 00928-1382

US TRUSTEE  
EDIFICIO OCHOA  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901-1922US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

1FIRST BANK

PO BOX 9146

SAN JUAN, PR 00908-0146

ASSOCIATES  
PO BOX 11917  
SAN JUAN, PR 00922-1917ASSOCIATES FINANCE  
PO BOX 11917  
SAN JUAN, PR 00922-1917

CITI CARDS

PO BOX 11917

SAN JUAN, PR 00922-1917

CITIBANK  
PO BOX 11917  
SAN JUAN, PR 00922-1917CITIBANK CCSI  
PO BOX 11917  
SAN JUAN, PR 00922-1917

CITIBANK MORTGAGE

PO BOX 11917

SAN JUAN, PR 00922-1917

CITIBANK NA  
PO BOX 11917  
SAN JUAN, PR 00922-1917CITIBANK SOUTH DAKOTA  
PO BOX 11917  
SAN JUAN, PR 00922-1917

CITIBANK USA

PO BOX 11917

SAN JUAN, PR 00922-1917

CITICARDS  
PO BOX 11917  
SAN JUAN, PR 00922-1917CITICARDS CREDIT SERVICES  
PO BOX 11917  
SAN JUAN, PR 00922-1917

CITICARDS SEARS

PO BOX 11917

SAN JUAN, PR 00922-1917

CITICORP DINERS  
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SAN JUAN, PR 00922-1917CITICORP FINANCE  
PO BOX 11917  
SAN JUAN, PR 00922-1917

CITIFINANCIAL

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COMENITY BANK/WEST ELM  
PO Box 182789  
Columbus, OH 43218-2789COOP SAGRADA FAMILIA  
PO Box 102  
Corozal, PR 00783-0102

CRIM

PO BOX 195387

SAN JUAN, PR 00919-5387

(p) DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025DORAL FINANCIAL CORPORATION  
LOPEZ SANCHEZ PIRILLO & HYMOVITZ LLC  
PO BOX 11917  
SAN JUAN, PR 00922-1917

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Franklin Credit Management Corp.  
PO Box 829629  
Philadelphia, PA 19019-9629

INTERNAL REVENUE SERVICE  
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PHILADELPHIA, PA 19101-7346

INTERNATIONAL SERVICES AND CREDIT CO  
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San Juan, PR 00910-1867

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HUMACAO, PR 00791-6320

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BOX 1391  
GUAYNABO PR 00970-1391

Lancaster EMS  
Lancaster EMS  
1829 Lincoln Hwy E  
Lancaster, PA 17602-3323

PALMAS DEL MAR HOMEOWNERS ASSOCIATION IN  
PO BOX 9027  
HUMACAO, PR 00792-9027

PANAMERICAN/CITIBANK  
PO BOX 11917  
SAN JUAN, PR 00922-1917

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

RAFAEL OJEDA, ESQ.  
ASHFORD AVE. 1474 CONDADO SUITE 100  
SAN JUAN, PR 00907-1559

RELIABLE AUTO, A DIVISION OF POPULAR AUTO LL  
PO BOX 21382  
SAN JUAN, PR 00928-1382

ROOMS TO GO/SYNCHRONY BANK  
PO BOX 960061  
ORLANDO, FL 32896-0061

SMS FINANCIAL  
6829 NORTH 12 TH STREET  
PHOENIX, AZ 85014-1109

SMS FINANCIAL  
PO BOX 912453  
DENVER, CO 80291-2453

SMS FINANCIAL JDC LP  
6829 NORTH 12TH STREET  
PHOENIX, AZ 85014-1109

SMS FINANCIAL JDC LP  
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Phoenix, Arizona 85014-1109

SYNCB/QVC  
PO Box 965005  
Orlando, FL 32896-5005

WORLD FINANCE CORP.  
PO BOX 364027  
SAN JUAN, PR 00936-4027

Wilfredo Luciano Quiones, ESQ  
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ALEJANDRO OLIVERAS RIVERA  
ALEJANDRO OLIVERAS CHAPTER 13 TRUS  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

ANA LILLIAN ACEVEDO LAZZARINI  
URB. EL ALAMO  
F3 EL ALAMO DR  
GUAYNABO, PR 00969-4584

CESAR AUGUSTO HERNANDEZ  
PO BOX 250-493  
AGUADILLA, PR 00604-0493

FEDERAL LITIGATION DEPT. OF JUSTICE  
PO BOX 9020192  
SAN JUAN, PR 00902-0192

MIGUEL ANGEL RAY CHACON  
URB EL ALAMO  
F3 EL ALAMO DR  
GUAYNABO, PR 00969-4584

MONSITA LECAROZ ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHEA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

ROSA E RODRIGUEZ VELEZ  
US ATTORNEYS  
TORRE CHARDON STE 1201  
350 CARLOS E. CHARDON AVE  
SAN JUAN, PR 00918-2124

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

DISCOVER FINCL SVC LLC  
PO Box 15316  
Wilmington, DE 19850-5316

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)LAS VILLAS EN PALMAS II HOMEOWNERS ASSOCIA	(d)Bosco IX Overseas LLC by Franklin Credit M	End of Label Matrix
	PO Box 2301	Mailable recipients 58
	Jersey City, NJ 07303-2301	Bypassed recipients 2
		Total 60